

Article

# Subnational estimates of dwellings and households by tenure, England: 2020

Estimates which provide the breakdown of dwellings and households by tenure, for local authority districts in England, on an annual basis.

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# 1 . Main points

- Across local authority areas in England there was an increase of 1.6 million dwellings owned outright between 2012 and 2020, but a decrease of 0.6 million dwellings owned with a mortgage.
- All local authorities contained more dwellings owned outright in 2020 than in 2012; 99% of local authorities contained more privately rented dwellings, and three-quarters (74%) more social-rented dwellings.
- We estimate that in 2020, Castle Point in the East of England had the highest percentage of dwellings that were owner-occupied (82%), and Hackney in Inner London had the lowest (28%).
- Hackney had the highest percentage of social-rented dwellings, at 41% in 2020, while Castle Point had the lowest proportion, at 5.4%.
- Westminster had the highest proportion of private-rented dwellings, at 43% in 2020, and North East Derbyshire had the lowest (18%).
- There is a wide variation in tenures within local authorities across England, with local authority areas on the outskirts of towns and cities showing different patterns from those in more urban areas.

## 2 . Tenure across local authorities in England over time

This analysis uses a model-based method that brings together housing data from multiple sources, building on their individual strengths, to produce estimates for local authority areas in England. This series is primarily a source of local authority-level data, and not directly comparable with Department for Levelling Up, Housing and Communities (DLUHC) country-level [tables of tenure by households or dwellings](#).

Owing to the coronavirus (COVID-19) pandemic, data collection for the Annual Population Survey (APS), which we use to model the split in tenures, shifted from face to face and telephone interviewing to solely telephone interviewing from March 2020. This had an impact on who responded to the survey, including a notable decrease in the proportion of respondents living in private-rented dwellings, and an increase in those living in dwellings owned outright. The Office for National Statistics (ONS) added housing tenure to the weighting process to mitigate the impact of potential non-response bias caused from this operational change. This means there is expected to be some unmeasured uncertainty for our 2020 tenure estimates, and so year-on-year changes should be taken with additional caution. More information about the [impact of changes made to data collection in response to the coronavirus \(COVID-19\) pandemic](#), and the methods used to adjust the data can be found on the ONS website.

This model estimates that in 2020, across all local authorities in England, there were 23.2 million households living in 24.7 million dwellings.

Of those 24.7 million dwellings, just under two-thirds (64%) were estimated to be owner-occupied in 2020. For most of this analysis, this is broken down further, giving the following four tenures:

- 8.8 million (36%) were owned outright
- 6.8 million (28%) were owned with a mortgage or a loan
- 4.8 million (19%) were privately rented
- 4.2 million (17%) were in social rent, mainly rented from housing associations and local authorities

This commentary focuses on analysis of dwellings by tenure, but data about households by tenure can be found in the [data tables](#). More information on tenure definitions are available in [Section 8: Glossary](#). More information on dwelling and household definitions is available in the [Quality and Methodology Information \(QMI\)](#) report.

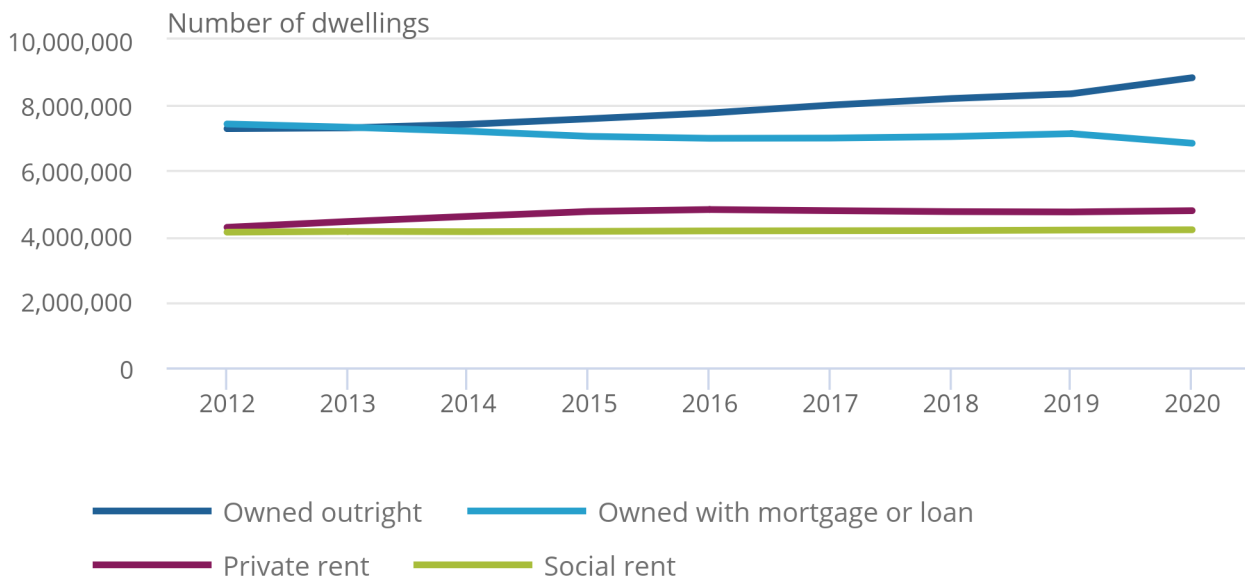
Our model estimates there were an additional 1.5 million dwellings in 2020 compared with 2012 (the first year in this series). Figure 1 shows that the tenure that has changed the most over this period is dwellings owned outright (with an increase of 1.6 million), contrasting with a decrease in the owned with mortgage tenure (0.6 million). For the first time in this series, there were more than twice as many dwellings owned outright as there were socially rented.

**Figure 1: Dwellings owned outright are the most common tenure, and the fastest growing**

Tenure of dwellings, England, 2012 to 2020

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Tenure of dwellings, England, 2012 to 2020



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

At the start of this series in 2012, more homes were owned with a mortgage than were owned outright; by 2020 dwellings owned outright were the most common tenure, with more than twice as many dwellings as those in social rent.

There were an estimated 4.3 million privately rented dwellings across local authorities in England in 2012, increasing to about 4.8 million from 2015 to 2020. Findings from our [private rental affordability statistics](#) suggest that although there are some changes year to year, over the time period as a whole, private rental affordability has remained relatively stable.

Across local authorities in England there were increases in the number of dwellings between 2012 and 2020:

- for dwellings owned outright in all local authority areas
- for dwellings owned with a mortgage or loan in nine (3%) local authority areas
- for privately rented dwellings in 99% of local authority areas
- for social-rented dwellings in around three-quarters (74%) of local authority areas

This is based on the set of [308 local authorities that existed from 1 April 2021](#), excluding the Isles of Scilly.

### 3 . Tenure by local authority area

In 2020, our model suggests that all but three local authority districts had a higher proportion of dwellings that were owner-occupied than privately rented. The three exceptions (Hackney, Tower Hamlets and Westminster) were all in [Inner London](#).

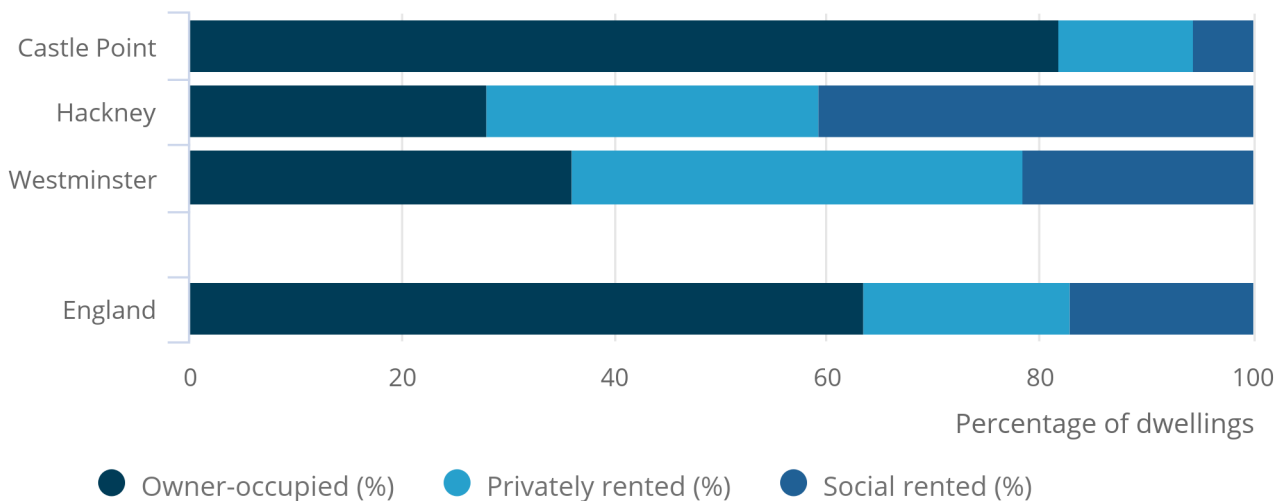
The local authority with the highest proportion of owner-occupied dwellings in 2020 was Castle Point, in Essex, with an estimated 82% of its dwellings. The local authority with the highest proportion of privately rented dwellings was Westminster, at 43%. The highest proportion of social-rented dwellings was in Hackney, at 41%. Figure 2 shows how these proportions compare with the model's estimates for local authorities across England as a whole.

**Figure 2: While owner-occupied dwellings are most common nationally, there is wide variation in tenure between local authority areas**

Tenure of dwellings, England and selected local authorities, 2020

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Tenure of dwellings, England and selected local authorities, 2020



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

Hackney had the lowest proportion of owner-occupied dwellings (28% in 2020). North East Derbyshire had the lowest proportion of privately rented dwellings (18%), and Castle Point had the lowest proportion of dwellings that were social-rented (5.4%).

## 4 . Owner-occupied dwellings

The five local authority areas with the lowest proportion of owner-occupied dwellings were in Inner London. Our statistics allow us to further divide owner-occupied dwellings into those owned outright and those owned with a mortgage.

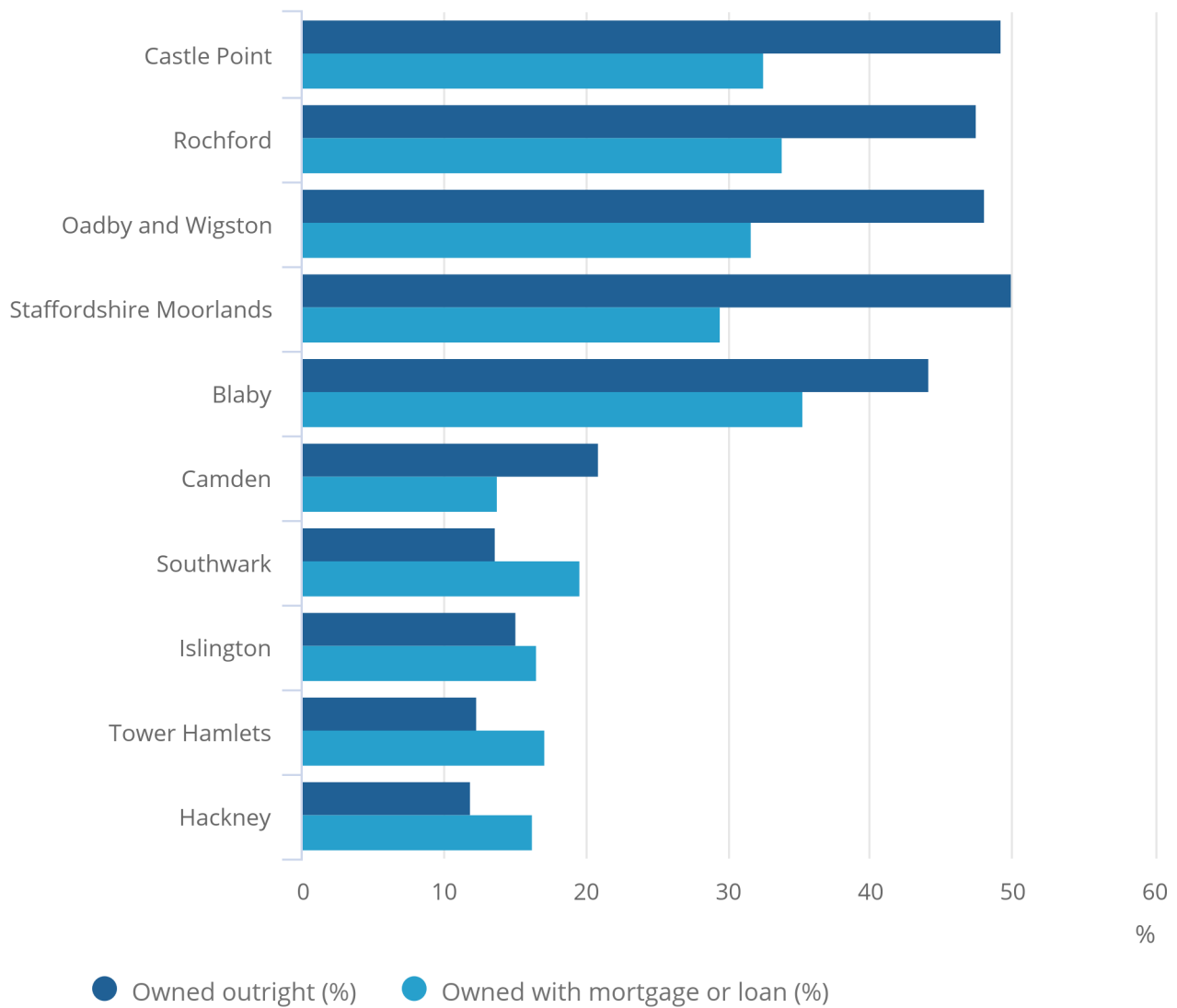
Figure 3 shows that of the areas with the lowest proportion of owner-occupied dwellings, four have more owner-occupied dwellings owned with a mortgage than owned outright. The areas with the highest levels of owner occupation tend to have more dwellings which are owned outright.

### Figure 3: Lower percentages of owner-occupied dwellings were found in London

Percentage of dwellings that were owner occupied, for the five local authority districts with the highest and lowest percentages, in England, 2020

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Percentage of dwellings that were owner occupied, for the five local authority districts with the highest and lowest percentages, in England, 2020



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

Notes:

1. The 10 local authority districts are those estimated to have the five lowest and highest proportion of owner-occupied dwellings.

The five areas with the highest proportions of owner-occupied dwellings neighbour a local authority that mainly covers one urban area – such as Southend-on-Sea (Castle Point and Rochford), Leicester (Oadby and Wigston, and Blaby) and Stoke-on-Trent (Staffordshire Moorlands). This suggests that the tenure mix within local authority areas can be influenced by neighbouring authorities including urban areas.



## 5 . Privately rented dwellings

Local authority areas with a high proportion of privately rented dwellings tend to be in urban areas, particularly Inner London. Figure 4 shows the local authority areas with the highest and lowest proportions of privately rented dwellings in 2020.

Inner London areas have the highest proportion of privately rented dwellings in 2020. Three Inner London local authority areas had more than twice the average local authority proportion of 18%.

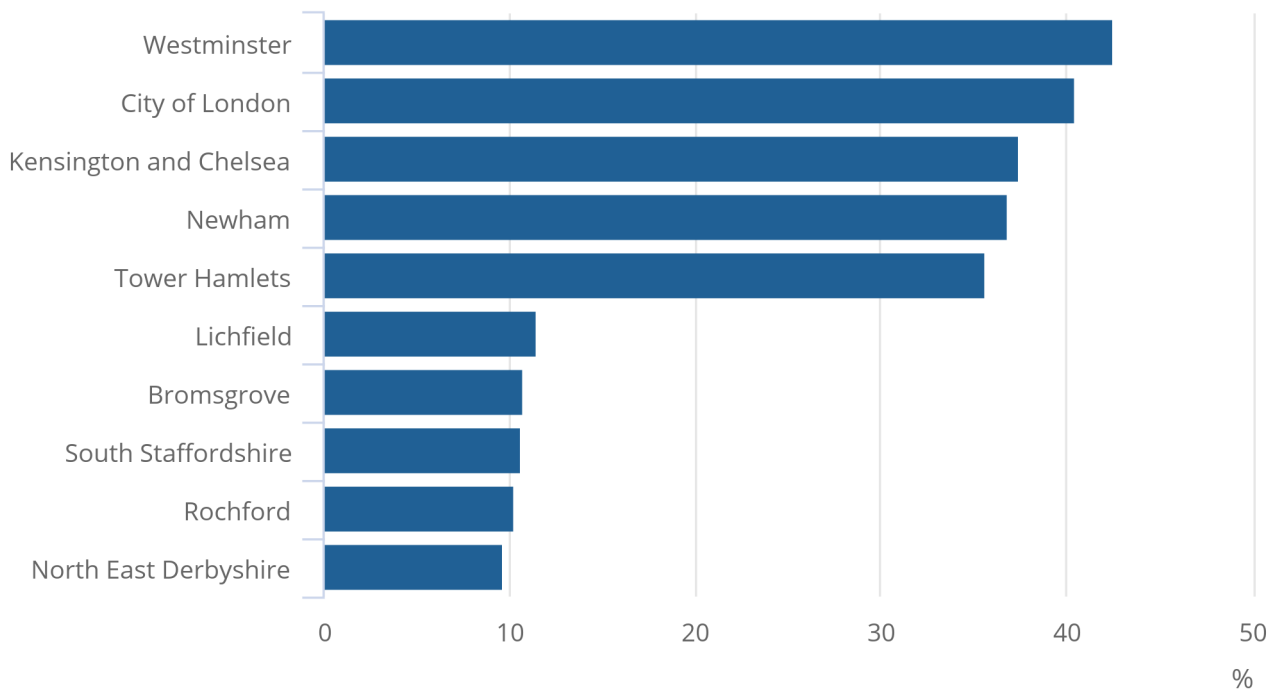
The local authority areas with a low proportion of privately rented dwellings include some that neighbour a local authority covering one urban area – such as Chesterfield (North East Derbyshire, 9%), and Southend-on-Sea (Rochford 10%).

#### Figure 4: Inner London areas have the highest proportions of privately rented dwellings in 2020

Percentage of dwellings that were privately rented, for the five local authority districts with the highest and lowest percentages, in England, 2020

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Percentage of dwellings that were privately rented, for the five local authority districts with the highest and lowest percentages, in England, 2020



Source: Office for National Statistics – Annual Population Survey, 2011 Census, Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

**Notes:**

1. The 10 local authority districts are those estimated to have the five lowest and highest proportion of privately rented dwellings.

Further trends in the private-rented sector can be found in [UK private-rented sector: 2018](#), [Private rental market summary statistics](#) and [Living longer: changes in housing tenure over time](#).

## 6 . Social-rented dwellings

As well as having a high proportion of privately rented dwellings, Inner London local authority areas also have the highest proportions in social rent, shown in Figure 5. These areas are adjacent to each other, centred on the City of London.

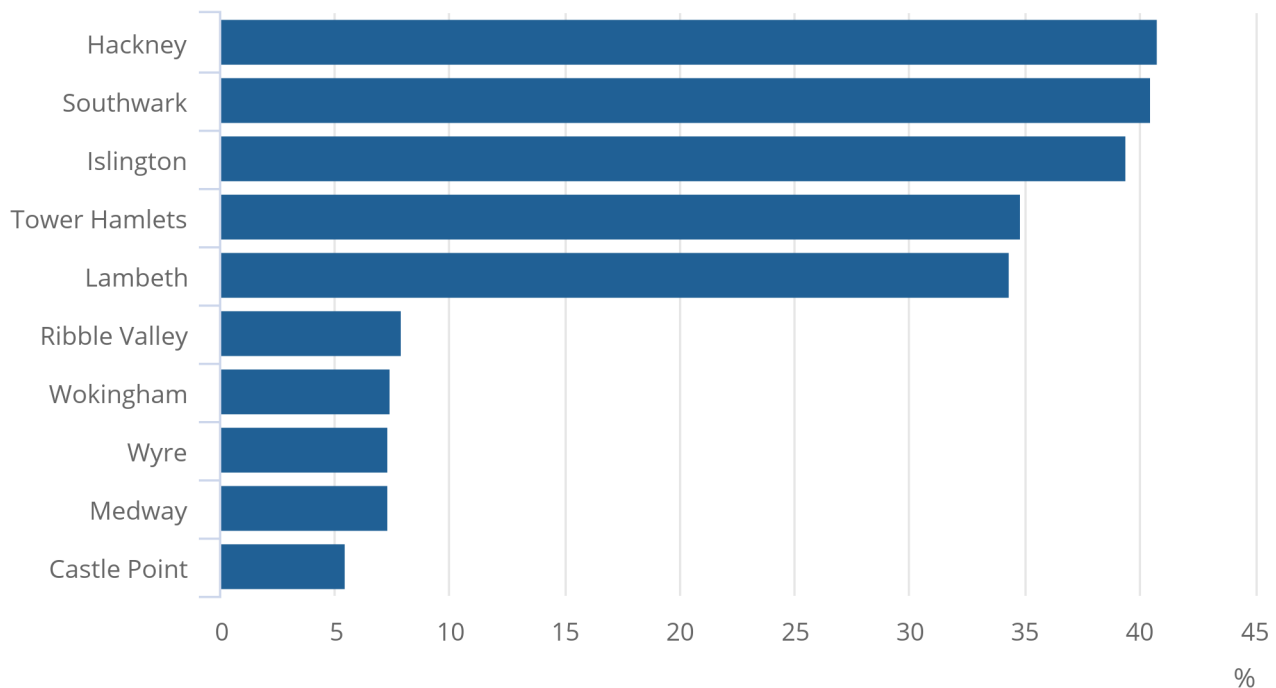
Castle Point, in Essex, had the lowest proportion of social-rented dwellings in 2020, at 5.4%, compared with the average local authority proportion of 16%.

**Figure 5: Higher percentages of social rented dwellings were found in London**

Percentage of dwellings that were in social rent, for the five local authority districts with the highest and lowest percentages, in England, 2020

### Figure 5: Higher percentages of social rented dwellings were found in London

Percentage of dwellings that were in social rent, for the five local authority districts with the highest and lowest percentages, in England, 2020



Source: Office for National Statistics – Department for Levelling Up, Housing and Communities – English Housing Survey, live tables on dwelling stock

**Notes:**

1. The 10 local authority districts are those estimated to have the five lowest and highest proportion of social rented dwellings.

## 7 . Subnational estimates of tenure data

### [Subnational estimates of dwellings by tenure, England](#)

Dataset | Released 31 January 2022

Tenure estimates for dwellings at the local authority district level in England for 2012 to 2020. These data are produced using the Generalised Structure Preserving Estimator (GSPREE) method.

### [Subnational estimates of households by tenure, England](#)

Dataset | Released 31 January 2022

Tenure estimates for households at the local authority district level in England for 2012 to 2020. These data are produced using the Generalised Structure Preserving Estimator (GSPREE) method.

## 8 . Glossary

### Household

A household refers to a person living alone, or a group of people living at the same address who share cooking facilities and living room or sitting or dining area.

### Dwelling

A dwelling refers to the physical unit of accommodation which may have one or more household spaces.

### Owner-occupied

This tenure category covers units of accommodation in which the occupier either owns the property in full (owned outright) or has taken out a mortgage or loan (owned with mortgage or loan) to help purchase their home and is still in the process of repaying the debt.

### Owned outright

This tenure category covers units of accommodation in which the occupier owns the property in full and has no outstanding mortgage repayments or money owed in connection with the property in any other form.

### Owned with mortgage or loan

This tenure category covers units of accommodation in which the occupier has taken out a loan or mortgage to help purchase their home and are still in the process of repaying the debt, including shared ownership.

### Private rent

This tenure category includes all units of accommodation that are not occupied by the owner but are occupied by a tenant or group of tenants. Privately rented accommodation is owned by a landlord who can be but is not limited to:

- an employer
- private company
- a private individual
- a friend or family member

This tenure category also includes occupiers who are living in properties that they do not own but do not pay rent, and squatting tenants.

## Social rent

This tenure category includes all units of accommodation that are owned or maintained by a local council, housing association (private registered provider), charitable trust or local housing company and are occupied by a tenant or group of tenants.

## 9 . Data sources and quality

Annual estimates of the tenure breakdown at a subnational level will provide evidence to monitor the distribution of tenure over time within an area and between areas. This will help users such as planning authorities who might use this information in setting housing policy. This allows them to monitor the distribution of tenure over time within an area and between areas.

We produce datasets that provide estimates of subnational tenure breakdown for both dwellings and households. When using this data, it is important to consider which is most suitable for the intended purpose. Households would be the most useful measure if the user was interested in tenure estimates based on the groups of people who live in properties. Dwellings would be the most useful measure if the user was interested in the number of physical units of accommodation (including those that are vacant) available to be taken up by each of the tenure types (total dwelling stock).

For more information on the differences between households and dwellings, please see the associated [Quality and Methodology information \(QMI\) report](#).

For definitions of households and dwellings, please see [Section 8: Glossary](#).

There are two important points for interpreting figures in this article. The first is that the commentary in this article focuses on dwellings rather than households. The second is that the statistics presented in this release are subject to a margin of error. This is because the estimates are partly based on survey data and there is a level of variability across input data sources. In this article, differences and changes described are those that are considered significant, where the 95% confidence intervals do not overlap.

For 2020 data, there is an additional element of unmeasured uncertainty because of the coronavirus (COVID-19) pandemic affecting the data collection method for the Annual Population Survey (APS), which underlies the estimates in this publication.

## Generalised Structure Preserving Estimator method

To estimate the number of households and dwellings that fall within each tenure category at the local authority district level, we use the [Generalised Structure Preserving Estimator \(PDF, 2.26MB\)](#)(GSPREE) method. The GSPREE method uses small area estimation techniques to combine and draw strength from several data sources. It takes census data from 2011 and supplements it with social survey data from the Annual Population Survey (APS). This is to generate more reliable and complete estimates than it would be possible to generate from each source individually. Estimates are benchmarked against row and column margins to ensure that they are correctly scaled to represent the population. For more information on the GSPREE process, see [Explaining the Generalised Structure Preserving Estimator](#).

For more information on the data sources we use as part of the GSPREE method, please see the [Quality and Methodology information \(QMI\) report](#).

## Comparing estimates of households and dwellings

Alongside this article we have published subnational tenure estimate datasets for both households and dwellings.

For more information on the differences between households and dwellings, please see the associated [Quality and Methodology information \(QMI\) report](#).

## 10 . Related links

### [Housing statistics and English Housing Survey glossary](#)

Webpage | Released 15 January 2019

Glossary of terms and definitions used in Department for Levelling Up, Housing and Communities (DLUHC) housing statistical publications and English Housing Survey reports.

### [Research Output: Alternative estimates of subnational dwelling stock by tenure: 2018](#)

Article | Released 27 November 2019

Exploring an alternative method that uses a range of data sources to produce subnational dwelling stock by tenure estimates in England and Wales. This research output is not an official statistic.

### [Subnational estimates of dwellings and households by tenure QMI](#)

Methodology | Released 31 January 2022

QMI for subnational estimates of dwellings and households by tenure in England, detailing the strengths and limitations of the data, methods used, and data uses and users.

### [DLUHC Live tables on dwelling stock \(including vacants\)](#)

Datasets | Updated regularly

Tables covering different aspects of dwelling stock in England, including tables 100, 104 and 109, which are used in this release's model.